

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Alan R. Bock
 Debtor

Case No. 19-17494-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: ChrissyW
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db	+Alan R. Bock, 12 Drexel Rd., Hatboro, PA 19040-3421
14454810	+BANK OF MISSOURI, 2700 S LORRAINE PL, SIOUX FALLS, SD 57106-3657
14433041	+CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
14433044	+First Access, PO Box 89208, Sioux Falls, SD 57109-9208
14433046	+Hillsdale Cemetary, 2556 Susquehanna rd., roslyn, PA 19001-4236
14433047	+KML Law Group< PC, Suite 5000, Mellon Independence, 701 Market Street, Philadelphia, PA 19106-1541
14433049	+Midland Credit Management, 350 nCarmino De La Reina, Suite 100, San Diego, CA 92108-3007
14433052	Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jun 23 2020 05:09:58	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2020 05:08:11	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 23 2020 05:09:44	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,	Philadelphia, PA 19106-4404
14433039	EDI: TSYS2.COM Jun 23 2020 08:23:00	Barclaycard, PO Box 13337,
	Philadelphia, PA 19101-3337	
14433040	EDI: CAPITALONE.COM Jun 23 2020 08:23:00	Capital One Bank (USA), P. O. Box 71083,
	Charlotte, NC 28272-1083	
14437813	+EDI: AIS.COM Jun 23 2020 08:23:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
	Oklahoma City, OK 73118-7901	
14448667	EDI: CAPITALONE.COM Jun 23 2020 08:23:00	Capital One N.A, PO BOX 71083,
	Charlotte NC 28272-1083	
14447860	+EDI: AIS.COM Jun 23 2020 08:23:00	Capital One N.A., 4515 N Santa Fe Ave,
	Oklahoma City, OK 73118-7901	
14433042	EDI: CITICORP.COM Jun 23 2020 08:23:00	Citibank, P. O. Box 6004,
	Sioux Falls, SD 57117-6004	
14433043	E-mail/PDF: creditonebknofications@resurgent.com Jun 23 2020 05:17:52	Credit One Bank,
	P. O. Box 60500, City of Industry, CA 91716-0500	
14433045	EDI: AMINFOFP.COM Jun 23 2020 08:23:00	First Premier Bank, P. O. Box 5524,
	Sioux Falls, SD 57117-5524	
14458923	EDI: JEFFERSONCAP.COM Jun 23 2020 08:23:00	Jefferson Capital Systems LLC, Po Box 7999,
	Saint Cloud Mn 56302-9617	
14462908	E-mail/PDF: resurgentbknofications@resurgent.com Jun 23 2020 05:17:55	LVNV Funding, LLC,
	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
14442511	E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 23 2020 05:20:08	MERRICK BANK,
	Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	
14433048	E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 23 2020 05:20:07	
	Merrick Bank Corporation, Customer Service, PO Box 5000, Draper, UT 84020-5000	
14433051	EDI: PRA.COM Jun 23 2020 08:23:00	Portfolio Recovery Assoc, 120 Corporate Blvd, Ste 100,
	Norfolk, VA 23502-4962	
14449114	EDI: PRA.COM Jun 23 2020 08:23:00	Portfolio Recovery Associates, LLC, POB 12914,
	Norfolk VA 23541	
14448799	EDI: PRA.COM Jun 23 2020 08:23:00	Portfolio Recovery Associates, LLC, POB 41067,
	Norfolk VA 23541	
14433050	EDI: RMSC.COM Jun 23 2020 08:23:00	Pay Pal Credit, PO Box 71202,
	Charlotte, NC 28272-1202	
14458215	+EDI: JEFFERSONCAP.COM Jun 23 2020 08:23:00	Premier Bankcard, LLC,
	Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999	
14441481	+E-mail/Text: bankruptcyteam@quickenloans.com Jun 23 2020 05:09:40	Quicken Loans Inc.,
	635 Woodward Avenue, Detroit, MI 48226-3408	
14433053	+E-mail/Text: bankruptcy@pinnaclerecovery.com Jun 23 2020 05:11:22	
	Sea Scape Beach & Golf Villa, C/O Pinnacle Rercovery, Inc., PO Box 130848,	
	Carlsbad, CA 92013-0848	
14461779	+EDI: RMSC.COM Jun 23 2020 08:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC,
	PO Box 41021, Norfolk VA 23541-1021	

TOTAL: 23

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: ChrissyW
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Jun 22, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
JON M. ADELSTEIN on behalf of Debtor Alan R. Bock jadelstein@adelsteinkaliner.com,
jsbamford@adelsteinkaliner.com
REBECCA ANN SOLARZ on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Alan R. Bock</u>	Social Security number or ITIN	xxx-xx-4763
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-17494-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alan R. Bock

6/22/20

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.